

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on September 26, 2008, Andrea G. Kelder, married woman, executed a certain deed of trust to Andrew H. Taylor, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Paragon National Bank, its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,953 at Page 372 and Modified in Book 3,888 at Page 697; and

WHEREAS, said Deed of Trust was subsequently assigned to Federal National Mortgage Association by instrument dated October 20, 2014 and recorded in Book 3,895 at Page 674 of the aforesaid Chancery Clerk's office; and

WHEREAS, Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated November 2, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 4,070 at Page 412; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on December 17, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 141, Area 3, Snowden Grove PUD as located in Section 3, Township 2 South, Range 7 West, DeSoto County, MS as shown on plat of record in Plat Book 94, Page 47-48, in the Office of the Chancery Clerk, DeSoto County, MS.  
A.P.N. : 207203090 00141

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 18th day of November, 2015.

  
\_\_\_\_\_  
Shapiro & Massey, LLC  
SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC  
1080 River Oaks Drive  
Suite B-202  
Flowood, MS 39232  
(601)981-9299

3189 Central Parkway  
Southaven, MS 38672  
15-014388GW

Publication Dates:  
November 26, December 3, and December 10, 2015

12-17-15

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

11/05/15 9:01:33  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated December 19, 2006, executed by STEPHANIE CRITTLE, JEREMY RAMSEY, conveying certain real property therein described to PREFERRED TITLE AND ESCROW, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FIRST FRANKLIN A DIVISION OF NATIONAL CITY BANK, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded December 27, 2006, in Deed Book 2632, Page 29; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to U.S. Bank National Association, as Trustee, in trust for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FF2 by instrument recorded on May 14, 2012 in the office of the aforesaid Chancery Clerk in Deed Book 3439, Page 255; and

WHEREAS, on October 28, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3895, Page 8; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **December 17, 2015** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:


LOT 7, SECTION A, WOODSHIRE SUBDIVISION, IN SECTION 28, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 60, PAGE 33-34 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI. BEING THE SAME PROPERTY CONVEYED TO GRANTOR, CHRISTOPHER B. STEWARD AND ERIN N. STEWARD, AS JOIN TENANTS WITH FULL RIGHTS OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON, HEREIN BY SPECIAL WARRANTY DEED OF RECORD AT BOOK 0481, PAGE 0282, DATED 20, 2004, FILED SEPTEMBER 3, 2004, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be **7536 WOODSHIRE DR, HORN LAKE, MS 38637**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 3 day of November, 2015.

  
Rubin Lublin, LLC, Substitute Trustee  
428 North Lamar Blvd, Suite 107  
Oxford, MS 38655  
[www.rubinlublin.com/property-listings.php](http://www.rubinlublin.com/property-listings.php)  
Tel: (877) 813-0992  
Fax: (404) 601-5846

12-17-15

PUBLISH: 11/19/2015, 11/26/2015, 12/03/2015, 12/10/2015

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on the 11th day of August, 2003, Sharon Dee Sudduth a/k/a Sharon Dee Suduth and James Michael Sudduth, married, executed a certain Deed of Trust to M. D. Bunt, Trustee for the benefit of Crossroads Mortgage, Inc., which Deed of Trust was recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, and recorded in Deed of Trust Book 1803 at Page 191 of the land records; and,

WHEREAS, said deed of trust was assigned to AmSouth Bank, by instrument dated August 18, 2003, and recorded in Book 1815 at Page 199 in the office of the aforesaid Chancery Clerk; and,

WHEREAS, T. Frank Collins has been substituted in the place and stead of M. D. Bunt, Trustee for Regions Bank, successor by merger to AmSouth Bank, said Appointment of Substitute Trustee being recorded in Book 4,015 at Page 459 of the records of the Chancery Clerk of said County; and,

WHEREAS, fee simple title is vested in James Michael Sudduth; and,

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, the legal holder of said indebtedness, Regions Bank, successor by merger to AmSouth Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, T. Frank Collins, Substituted Trustee in said Deed of Trust, will on the 17th day of December, 2015, offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the DeSoto County Courthouse, 2535 Highway 51 South, Hernando, Mississippi to the highest and best bidder for cash

12-17-15

the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 134, Cedar Crest Estates, Fourth Addition, located in Section 10, Township 2 South, Range 6 West, Desoto County, Mississippi, as per plat of record in Plat Book 71, Page 39-40, in the office of the Chancery Clerk of Desoto County, Mississippi.

Being the same property conveyed to James Michael Sudduth and wife, Sharon Dee Suduth by deed from William Burton Spires, dated 4/24/01, recorded 5/1/01, in Book 391, Page 407, in the Chancery Clerk's Office of DeSoto County, Mississippi.

Property known as 9288 Austin Drive, Olive Branch, Mississippi 38654.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 19th day of November, 2015.

/s/ T. Frank Collins  
T. Frank Collins, Substituted Trustee

Prepared By:  
T. Frank Collins, Esq.  
Collins & Associates, PLLC  
100 Webster Circle, Suite 2  
Madison, Mississippi 39110  
Telephone: (601) 853-4400

Dates of Publication:  
November 24, December 1, December 8 and December 15, 2015

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on December 18, 2008, Annthiesa McGowan, an unmarried person executed a certain deed of trust to Dennis P. Schwartz, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for American Southwest Mortgage Corp, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,976 at Page 520; and

WHEREAS, said Deed of Trust was subsequently assigned to JPMorgan Chase Bank, National Association by instrument dated December 22, 2014 and recorded in Book 3,924 at Page 600 and by instrument dated September 15, 2015 recorded in Book 4,059 at Page 554 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated October 14, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 4,069 at Page 707; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on December 17, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

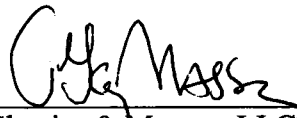
Lot 180, Chateau Ridge Subdivision, situated in Section 11, Township 2 South, Range 6 West, as shown on plat of record in Plat Book 14, Pages 47-50 in the Chancery Clerk's Office of DeSoto County, Mississippi.

Parcel Number: 2061-1101.0-000180.00

Property address: 10529 French Fort, Olive Branch, MS 38654

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 20th day of November, 2015.



Shapiro & Massey, LLC  
SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC  
1080 River Oaks Drive  
Suite B-202  
Flowood, MS 39232  
(601)981-9299

10529 French Fort Drive  
Olive Branch, MS 38654  
15-013000BD

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